

UTILITY PATENT APPLICATION TRANSMITTAL  
(NO FEE)

(New Nonprovisional Applications Under 37 CFR § 1.53(b))

Attorney Docket No.  
53588-0031

TO THE COMMISSIONER FOR PATENTS:

Transmitted herewith is the patent application of ( ) application identifier or (X) first named inventor, **Thomas A. Arnold**, entitled **ACCEPTING AND PROCESSING ELECTRONIC CHECKS AUTHORIZED VIA A PUBLIC NETWORK**, for a(n):

(X) Original Patent Application.

( ) Continuing Application (prior application not abandoned):

( ) Continuation ( ) Divisional ( ) Continuation-in-part (CIP)  
of prior application No: \_\_\_\_\_ Filed on: \_\_\_\_\_

( ) A statement claiming priority under 35 USC § 120 has been added to the specification.

Enclosed are:

(X) Specification 45 Total Pages; (X) Drawing(s); 7 Total Sheets; (X) Cover Sheet 1 Page

(X) Oath or Declaration:    Pages

( ) A Newly Executed Combined Declaration and Power of Attorney:

( ) Signed. (X) **Unsigned.** ( ) Partially Signed.

( ) A Copy from a Prior Application for Continuation/Divisional (37 CFR § 1.63(d)).

( ) Incorporation by Reference. The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied, is considered as being part of the disclosure of the accompanying application and is hereby incorporated herein by reference.

( ) Signed Statement Deleting Inventor(s) Named in the Prior Application. (37 CFR § 163(d)(2)).

( ) Power of Attorney.

(X) Return Receipt Postcard.

( ) Associate Power of Attorney.

( ) A Check in the amount of \$ \_\_\_\_\_ for the Filing Fee.

( ) Preliminary Amendment.

( ) Information Disclosure Statement and Form PTO-1449.

( ) Request and Certification Under 35 U.S.C. 122(b)(2)(B)(i)

( ) A Duplicate Copy of this Form for Processing Fee Against Deposit Account.

( ) A Certified Copy of Priority Documents (if foreign priority is claimed).

( ) Applicant(s) is entitled to small entity status. See 37 CFR 1.27.

( ) Statement(s) of Status as a Small Entity Filed in Prior Application, Status Still Proper and Desired.

( ) Recordation of Assignment Cover Sheet and **executed** Assignment.

( ) Other: \_\_\_\_\_

CLAIMS AS FILED				
FOR	NO. FILED	NO. EXTRA	RATE	FEE
Total Claims	32	12	\$9.00	\$ 108.00
Independent Claims	12	9	\$40.00	\$ 360.00
Multiple Dependent Claims (if applicable)				\$ 0.00
Basic Filing Fee				\$ 355.00
Total Filing Fee				\$ 823.00

**NO FEES WILL BE PAID AT THIS TIME.**

Charge \$ \_\_\_\_\_ to Deposit Account 50-1302 pursuant to 37 CFR § 1.25. Throughout the pendency of this application, please charge any additional fees, including any required extension of time fees, and credit all overpayments to deposit account 50-1302. A duplicate of this sheet is enclosed.

Respectfully submitted,

By:

Marcel K. Bingham, Reg. No.42,327

Date: January 19, 2001

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I hereby certify that this is being deposited with the U.S. Postal Service "Express Mail Post Office to Addressee" service under 37 CFR § 1.10 on the date indicated below and is addressed to:

Commissioner for Patents  
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